GENERAL INDEX

TO THE

THIRTY-THIRD VOLUME (OR THIRTEENTH VOLUME, THIRD SERIES)

OF THE

BANKER'S MAGAZINE AND STATISTICAL REGISTER,

FROM

JULY, 1878, TO JUNE, 1879, BOTH INCLUSIVE.

☞ *Complete copies of the present volume can be supplied by the publisher. Price, in numbers,* $5; *or, substantially bound,* $6.50. *Single numbers, fifty cents each.*

☞ *Bound volumes will be given in exchange for the numbers, at the office, No. 251 Broadway, New York, at the charge of* $1.50 *for binding.*

☞ *The value of this work as a Record of Financial Events and as a Manual of Information is* greatly enhanced *when bound for reference. It furnishes a complete epitome, in a convenient and accessible form, of the financial history of the country for the past thirty-three years.*

Acceptance, the law of, 474, 818, 902, 986.
Action of the Clearing-House banks, 450.
Administration of the Continental Board Treasury, 1778, 955.
Agent, rights and duties of, 866.
Aggregates of outstanding currency, 83.
Agricultural wages in France, 496.
Alabama, failures in, 106.
Amateur banking, 752.
America, foreign capital in, 648.
" unification of the coinage of France and, 176.
American Bankers' Association, Convention of the, 158, 202.
" " " officers of, 212.
" future, specie resumption and the, 489.
" indebtedness held in Europe, 187.
" securities, the home market for, 745.
Anglo-Indian officials, 881.
Ancients, the money among, 180.
Annual convention of the banks, the, 1.
Arizona, banks and bankers of, 908.
" failures in, 106.
Arkansas, banks and bankers of, 398, 580, 993.
" failures in, 106.
Asia, absorption of silver by, 99.
Assessments of stockholders of insolvent banks, 387.
Assignment laws of the States, 718.
Assyrians, checks and bills among, 182.
" commerce of, 182.
Australia and gold, 964.
Austria and Hungary, the loans of, 555.
" finances of, 880.
Austrian coinage of silver, 625, 712, 733, 805, 968.
" paper money, 880, 969.
" railway bonds, 881.
" railways, 616.
Austro-Hungary, currency of, 805, 880.

Balance of foreign trade, the, 845.
" of the exchanges, 241.
" " trade, January, 800.
" " " the, 294, 475.
" sheet of a bank, 10.
Balances in National banks, Government, 573.
" of London bankers with the Bank of England, 46.
Banks and resumption, the N. Y., 465.
Bank Clerks' Association, New York, 542.
" " " Philadelphia, 717.
" " " Pittsburgh, 547.
Banking Institutes, 946.
Bank-note circulation, 825.
" " " elasticity of, 243.
" " " of Great Britain, 23, 756.
Bank notes, displacement of by greenbacks, 290.
" " in the mails, 349.
" " National, retirement of, 456.
" " redeemable in greenbacks, 328.

Bank of England and the reserves, 45.
" " " coin and bullion in, 23.
" " " fall-off in securities of, 458.
" " " London bankers' balances with, 46.
" " " notes, 142, 714.
" " " returns of, 160.
" " " resumption by, 43.
" " " weekly statement of, 12.
Bank of France, redemption of counterfeit notes, 34.
" " " specie in the, 734, 740.
" " Venice, the, 273.
Bank officers, frauds by, 70, 148, 230, 731, 827, 991.
" rate, the English, 89.
" shares, British joint-stock, 550.
" " Scottish, 552.
" statements, Boston [*see* Boston].
" " European, 350.
" " How to read, 10.
" " New York [*see* New York City].
" " Philadelphia [*see* Philadelphia].
" " [*See also* Money Market].
" taxation, 70.
" " Congress and, 3.
" the Government, 373.
Banker, criminal responsibility of a failed, 739.
Bankers and Brokers' Association, 308.
" as agents, 866.
" Association, Convention of the American, 158, 202.
" Convention of 1878, the, 65.
" in Scotland, Institute of, 200.
Banking, amateur, 752.
" and financial items, 67, 147, 227, 307, 394, 475, 576, 652, 731, 825, 906, 987.
" capital, proportion of, to liabilities, 637.
" department, report of New York, 626.
" Gilbart lectures on, 40, 118, 866, 946.
" in Great Britain, 635.
" in Minnesota, 707.
" in Scotland, 143.
" profits of National, 462.
" reserves, English, 550.
" system, the proposed changes in the, 172.
Bankruptcies in Canada, 458.
Bankruptcy of a co-bondsman, 302.
" set-off in cases of, 899.
Bankrupt law, repeal of the, 68.
Banks and bankers, new, 74, 152, 234, 313, 398, 479, 579, 655, 738, 832, 914, 992.
" annual convention of the, 1.
" assistance of, in refunding National debt, 463.
" English joint-stock, 253.
" of Great Britain, the joint-stock, 411.
" of issue, effect of State, 455.
" taxes paid by the, 463.
" the action of the Clearing-House, 450.
" the liability of collecting, 190.
" " Saratoga Convention of the, 171.
" what they do for labor, 161.
Barron, the case of Treasurer, 679, 826.
Beaconsfield (Lord), on the commercial crisis, 936.
Belgium, silver in, 637.
Berlin banks, 969.
Bills of credit, State, 852.
Bombay, coinage in, 100.
Bonanza mines, 634.
Bonds, calls for, 68, 147, 228, 307, 438, 476, 576, 653, 734, 828, 907.
" for Europe, four per cent., 585.
" " redemption, 395.
" holders of U. S. registered, 228.
" internal revenue taxation of, 905.
" quotations of, 999.
" taxation value of, 230.
" the four per cent., 910.
" " 3.65 interconvertible, 113.
" transfer of registered, 482.
Book notices, 149, 220, 473, 645, 820, 983.
Bordeaux Mint, robbery of, 912.
Bosnian occupation, expenses of, 458.
Boston bank dividends, 396, 401, 908, 916.
" " statements, 77, 157, 238, 318, 405, 486, 582, 663, 742, 839, 918, 997.
" banks and bankers of, 230, 396, 477, 827.
" failures in, 106.
" four-per-cent. loan, the, 710.
Bounties, Adam Smith on, 30.
British banking, 881.
" banking law, a new, 965.
" bank deposits, 802.
" " note circulation, 801.
" debt, 803, 966,
" Empire, metallic standards in the, 716.
" exports and imports of silver, 342, 929.
" " decline in, 253.
" " to India, 848.
" " " the United States, 257.
" financial position, the, 321.
" imports of silver, 96, 342, 929.
" joint-stock bank shares, 550.
" land owners, 550, 595.
" note circulation, the gold basis of, 755.
" opinions on silver demonetization, 261.
" production, depression in, 253.
" savings banks, 508.
" trade, 847, 965.
" " dollar, a, 904.
" wealth, 493.
" " Seyd's views of, 35.
Brokers' commissions, 636.
Buckner, Mr., on fiat money, 520.
Bullion supply in London, 650.
Burchard, Mr. H. C., on industrial depression, 19.
" agricultural wealth, 22.

California, banks and bankers of, 396, 731.
" failures in, 106.
Calls for bonds, 68, 147, 228, 307, 438, 476, 576, 653, 734, 828, 907.
Canada bank dividends, 71, 149, 478, 578, 910.
" bankruptcies in, 458.
" banks and bankers of, 149, 478, 578, 733.
" failures in, 106.
" timber trade, 592.
Cancellation of legal tenders, 67.
Capital and credit, the relations of, 272.
" " labor, struggles of, 85.

Capital, reduction of, 68, 148, 227, 307, 395, 476, 731, 827.
Cashier and President. [*See* Changes.]
" authority of, 71.
Cattle dealers' tickets as checks, 303.
Causes and cure of industrial depression, 19.
Cernuschi, Henry, sketch of, 66.
Certificates, gold, 169, 245.
" of stock, lost, 225.
Changes of President and Cashier, 75, 152, 235, 314, 399, 480, 579, 655, 736, 830, 913, 992.
" " title, recent, 76, 153, 236, 315, 400, 481, 580, 656, 739, 833, 915, 933.
Charity, use of bank funds for, 302.
Chase, Secretary, on legal tender, 971.
Check, 816.
" discrepancy in, 146.
" effect of death of drawer of, 619.
" relation of bank to payee of lost, 61.
Checks, authority of Cashier to certify, 71.
" cattle-dealers' tickets as, 303.
" due on Sunday, 815, 902.
" duplicate, 386, 901, 985.
" lost, 301.
" stopping payment of, 226.
" to bearer, special indorsement of, 223.
Chicago, failures in, 106.
" finances of, 962.
China, crops, report of, 547.
" manufacturing in, 885, 967.
China's relation to the Silver question, 982.
China, treasure exports to, 964.
Chinese borrowings, 805.
Cincinnati, failures in, 106, 477.
Circulation, bank-note, 825.
" elasticity of bank-note, 243.
" of metallic money, 258.
" the National bank-note, 72, 312, 483, 740, 834, 911.
Clearing-House banks, action of the, 450.
" the New York, and resumption, 465.
Coe, Geo. S., address before the American Bankers' Association, 206.
Coinage of Bombay, 100.
" of France and America, unification of the, 176.
" of Germany, 96, 98, 457, 733, 886.
" silver, under existing laws, 259.
" small notes and, 475.
" the annual test of the, 731.
Coin in Europe, 883.
" reserve, the Treasury, 987.
Coins, subsidiary silver, 344.
" the parity of gold and silver, 422.
" valuation of foreign, 657.
Collateral security, overdrafts and, 474.
Collecting banks, the liability of, 190.
Collections, remittances for, 62.
" responsibility of banks for, 63, 301.
" the return of unpaid, 903.
Collie & Co., failure of, 47.
Colorado, banks and bankers of, 908.
" failures in, 106.
" timber in, 633.
Colwell, Stephen, on Bank of Venice, 273.
Commercial crises, on, 40, 118, 936.
" depression and British trade, 881.
" fields, new, 379.
" prices in England, 329.
Commissions, stock brokers, 636.
Communism and greenbacks, 248.
Comptroller of the Currency, the report of, 409, 460.
Conference, at Paris, the Monetary, 269, 557.
" in Paris, 1878, the Silver, 348.
" the International Monetary, of 1878, 439.
Congress and bank taxation, 3.
" bills in, 67.
Congressional inquiry, the labor question and the, 174.
Connecticut, banks and bankers of, 396, 833.
" failures in, 106.
" taxation of non-resident National bank shareholders, 396.
Constitution of the U. S., the, 683.
Continental Board of Treasury, 1778, the, 955.
Continental Board of Treasury, operations of, 1775–77, 860.
" money, first issue of, 784.
Contracts, gold, 418, 938.
Convention of savings banks, 136.
" " the American Bankers' Association, 158, 202.
" " the banks, annual, 1.
" " " " the Saratoga, 65, 171.
Corporations as savings banks, 909.
Correspondents, inquiries of, 60, 146, 223, 301, 386, 474, 575, 649, 815, 899, 985.
Cotton manufacture, 632, 967.
" " India, 883.
Counterfeit bank bill, 235.
" legal-tender note, a, 906.
" notes, redemption of by the Bank of France, 34.
Coupons, collection of, 815.
Credit and capital, the relations of, 272.
" nature of, 28.
Crises, on commercial, 40, 118, 936.
Crisis of 1826, 44.
" of 1837, 45.
" of 1847, 119.
" of 1857, 121.
" of 1866, 122.
Crop report of China, Japan and India, 547.
Currency, improved, 293.
" of India, the, 505, 804, 853.
" outstanding, 83, 910.
" resumption and regulation of, 522.
" who shall issue the, 528.
Cycles in prices, 617.

Dakota, failures in, 106.
Death of the drawer of a check, effect of, 619.
Deaths, 80, 160, 240, 320, 408, 488, 664, 744 833, 840, 920, 1000.
Debt of the U. S., analysis of the, 304.
" " " " 151, 316, 484, 660, 836, 995.
" refunding the public, 652, 734.
Debts, public, of all nations, 37.
Decisions [*see* Legal Miscellany at end of Index.]
Delaware, banks and bankers of, 832.
" failures in, 106.
Delebecque, the crime of, 918.
Demand notes and the greenback question, the, 353.

Demonetization of silver, German, 95.
" silver, former British opinions on, 261.
Despoiling of the Egyptians, the, 691.
Directors, loans by National banks to, 447.
Displacement of bank notes by greenbacks, 290.
Disraeli, Mr., on silver, 267.
Dissolved or discontinued banks and bankers, 75, 153, 236, 315, 400, 481, 580, 656, 738, 833, 914, 993.
District of Columbia, banks and bankers of, 315, 481.
" failures in, 106, 477, 577.
Dividends of Boston banks, 401, 916.
" New York City banks, 69, 658.
" Philadelphia banks, 991.
" suspended National banks, 307, 825, 906, 998.
Dollar, the, of 412½ grains, 361.
" the trade, 247, 988.
Dollars, silver, 549.
Drafts, duplicate, 819.
" re-protest of dishonored, 816.
Drawer of check, effect of death of, 619.
Duplicate checks, 386, 901, 985.

East Indian Railway, the, 548.
Economical aspect of the Negro exodus, 933.
Economist, London, opinions of, respecting silver, 1865–75, 262.
Effect upon prices, of war between Russia and Great Britain, 16.
Egypt (Ancient) money in, 181.
" and Tunis in bankruptcy, 513.
" England and France, 943.
Egyptians, the despoiling of the, 691.
Elasticity of bank-note circulation, 243.
Elementary teaching of political economy, 25.
England and France, the foreign trade of, 669.
" and Wales, the pauper returns of, 551.
" Bank of [*see* Bank of England].
" commercial prices in, 329.
" failures in, 651.
" fiat money in, 351.
" France and Egypt, 943.
" Friendly Societies in, 970.
" is she spending her capital? 107.
English Bank Act, of 1844, the, 23, 91.
" " charter act, the, 124.
" banking reserves, 550.
" bank rate, the, 89.
" capital, 713.
" joint-stock banks, 121, 253.
Europe, American indebtedness held in, 187.
" coin in, 883.
" finances of the governments of, 337.
" four-per-cent. bonds for, 585.
European bank statements, 350.
" National debts, 849.
" situation on the silver question, 439.
" " the, 101.
Example of France, the, 364.
Exchange, foreign [*see* Money Market].
" on London, 77, 156, 237, 317, 404, 485, 581, 661, 741, 837, 917, 996.
Exchanges, the balance of the, 241.
Executive pardon of bank cashiers, 577.
Export duties, 963.
" of gold, an, 749.
Exports from New York, 159.
" of the United States, 393, 987.
" to the United States, British, 257.

Failure of the Glasgow Bank, 331, 389. [*See also* Glasgow Bank.]
" the Manchester, 551.
Failures, increase of mercantile, 103.
" in Canada, 106, 906.
" " Norway, 634.
" " Scotland, 553, 572.
" " Sweden, 634.
" " the United States, 106, 906. [*See also* under various State titles.]
" of 1878, mercantile, 385.
" of National banks, 463.
Fiat money in England, 351.
" " Mr. Buckner on, 520.
Finances, President Hayes on the, 291.
Financial items, 67, 147, 227, 307, 394, 475, 576, 652, 731, 825, 906, 987.
" notes, 452, 548, 632, 710, 799, 880, 962.
" position of the governments of Europe, 337.
" " the British, 321.
Fisheries award, the, 475.
Five-twenty bonds, calls for, 68, 147, 228, 307, 438, 476, 576, 653, 734, 828, 907.
Florence, bankruptcy of, 884.
Florida, banks and bankers of, 315, 656, 736, 830.
" failures in, 106.
Fluctuations in the purchasing power of gold, 629.
" " value of gold, 792.
" of the N. Y. Stock Exchange, 232.
Food supply of Great Britain, 550.
Foreign capital in America, 648.
" coins, valuation of, 657.
" imports at New York, 159. [*See also* Money Market.]
" incomes, 636.
" National loans, 459.
" trade, 710, 987.
" " improved, 294.
" " of France and England, 669.
" " the balance of, 845.
Forged renewal indorsements, 650.
" securities, sales of, 394.
Forgery, microscope in detecting, 129.
Four-per-cent. bonds for Europe, 585.
" " the, 910.
" " loans, 549.
France, agricultural wages and prices of land in, 496.
" and America, unification of the coinage of, 176.
" and England, the foreign trade of, 669.
" and Germany, silver in, 289.
" Bank of, 34, 258, 364, 512, 734, 740.
" currency of, 258, 445.
" England and Egypt, 943.
" imports and exports of, 669.
" paper currency of, 364, 454.
" stamp duties in, 553.
" the example of, 364.
" vital statistics of, 883.

Frauds on banks and bankers, 148.
French loans in London, 734.
" metallic money, 444.
" silver, 884.
Friendly Societies in England, 970.
Funding certificates, the, 915.
Future rates of interest, 925.

Georgia agricultural credits, 984.
Georgia, banks and bankers, of 75, 76, 236, 480, 481, 655, 739.
" bonds, 577.
" failures in, 106.
German coinage, 96, 98, 457, 733, 886, 969.
" demonetization of silver, 95.
" exports of silver, 96.
" sale of silver, 457.
Germany, money system of, 598.
" paper currency of, 454.
" silver in France and, 289.
" what she pays for the gold standard, 432.
Germany's silver, 554, 636, 930.
Gilbart lectures on banking, 40, 118, 866, 946.
" on banking in Scotland, 143.
Glasgow Bank, curious details, 527.
" " failure, the, 331, 389, 966.
" " losses of the, 457.
Gold and silver coins, the parity of, 422.
" " mines, 773.
" " stock markets, review of, 641.
" an export of, 749.
" basis of British note circulation, the, 755.
" bullion, purchase of, 477.
" certificate, form of, 81.
" certificates, 169, 245.
" " policy of issuing, 81.
" " Treasury, 548.
" contracts, 418, 938.
" daily premium on, at New York, 74, 149, 234, 313, 399, 480, 580.
" discoveries of 1848 and 1851, the, 774.
" discovery in Madras, 457.
" fluctuations in the purchasing power of, 629.
" " " value of, 792.
" in Australia, 964.
" mining in India, 634.
" resumption in, 777.
" standard, Manchester on the, 967.
" standard, what Germany pays for the, 432.
" the rise in the value of, 381.
" world's production of, 797.
Goschen, Mr., on gold currency, 268.
Government balances in National banks, 573.
" bank, the, 373.
" bond quotations [*see* Money Market].
" bonds, rise in value of, 455.
" ought the, to issue paper money, 681.
" paper money, 928.
Governments of Europe, financial position of the, 337.
Grace, 819, 902.
" on sight bills, 575.
Great Britain, banking in, 635.
" " bank-note circulation of, 23,756.
" " bank statements in, 13.
" " imports and exports of, 670.
" " industrial condition and prospects of, 253, 673.
" " savings banks in, 508.
" " silver in, 887.
" " " movement in, 801.
" " the joint-stock banks of, 411.
" " " market rates of interest in, 268.
" " wages in, 634.
" " wealth in, 21, 35, 107, 493.
" refunding operations, the, 841.
Greenback question, the demand notes and the, 353.
Greenbacks, bank notes redeemable in, 328.
" communism and, 248.
" displacement of bank notes by, 290.
" silver for, 456.
Guaranty by a National bank, 224.

Hamilton, Alex., on paper money, 314.
Hayes on the finances, President, 291.
History of the first issue of Continental Money, 784.
Holiday Law of New York, the, 902.
Holland, Metallic circulation of, 555.
" silver i: , 715.
Home market for American securities, the 745.
How to read bank statements, 10.
Hungary and Austria, the loans of, 555.

Idaho, failures in, 106.
Illinois, banks and bankers of, 308, 989.
" failure in, 106, 229.
" interest rate, 826.
" local debts, 879.
Impending financial subjugation of Turkey, the, 609.
Imports at New York, foreign, 159.
" of the United States, 393, 987.
Incomes, foreign, 636.
Increase of mercantile failures, the, 103.
Indebtedness, American, held in Europe, 187.
India, bank discount in, 452.
" British exports to, 848.
" cotton manufactures, 883.
" crop report of, 547.
" gold mining in, 634.
" loans, 954.
" payments to, 342.
" the currency of, 505, 804, 853.
Indiana, failures in, 106, 578.
India's losses from the single standard, 425.
Indorsement, 64, 223.
" forged renewal of, 650.
" irregular, 817.
Indorsers as joint makers, 900.
Industrial condition and prospects of Great Britain, 673.
" depression, the causes and cure of, 19.
Inflation of 1872–3, the, 803.

Inquiries of correspondents, 60, 146, 223, 301, 386, 474, 575, 649, 815, 899, 985.
Insolvent banks, assessments of stockholders of, 387.
" laws of the States, 718.
" National banks, suits against, 901.
Institute of bankers in Scotland, 200, 950.
Interest debt of United States, reduction of, 292.
" future rates of, 925.
" in Great Britain, the market rates of, 268.
" on grace, 819.
" rates of, 799.
" the probable future rates of, 665.
Internal revenue taxation of bonds, 905.
International law, 827.
" monetary conference of 1878, the, 439, 557.
" ratio for silver, an, 877.
" silver conference, 67, 227.
Iowa, banks and bankers of, 908.
" failures in, 106.
Is England spending her capital, 107.
Italian National debt, the, 806.
Italy, municipal taxes in, 554.

Japan, crop report of, 547.
" currency of, 970.
Joint-stock banks, English, 253.
" " " of Great Britain, the, 411, 550, 965.

Kansas, failures in, 106, 229.
Kentucky, failures in, 106.

Labor and capital, struggles of, 85.
" question, the, and the Congressional inquiry, 174.
" what banks do for, 161.
Lady president, a, 831.
Land, prices of, in France and Paris, 496.
Latin Union and Switzerland, 456.
" " renewal of the, 499.
" " the, 350, 459.
Laveleye, Emile de, on the double standard in Europe, 425, 432.
Law, John, schemes of, 42.
Law, the N. Y. State, as to legal tender, 443.
Laws, the resumption, 323.
Legal-tender notes, 829.
" " " large denominations, 576.
" " " retired and outstanding, 73, 311, 482.
" " " Secretary Chase on, 971.
" " " Senator Sherman on, 980.
Legal tenders, the cancellation of, 67.
Letters of credit, National banks and, 388, 899.
Liability of collecting banks, the, 190.
" " N. Y. City National banks, 154, 402.
Living, cost of, 73.
Loans by National banks to directors, 447.
" four-per-cent., 549.
London bankers' balance with Bank of England, 46.
" banks, 714.
" bullion supply in, 650.
London clearings, 966.
" exchange [*see* Money Market].
" French loans in, 734.
" joint-stock banks, dividends of, 255.
" pauperism, 713.
" rates of discount reserves, 633.
" Stock Exchange, time bargains on the, 767.
Louisiana, banks and bankers of, 826, 989.
" failures in, 106.
Low prices, 859.

Madras, gold discovery in, 457.
Mails, safety of the, 477.
Maine, banks and bankers of, 826.
" failures in, 106.
" National banks of, 653.
" savings banks of, 631.
Manchester failure, the, 551.
" on the gold standard, 967.
Market rates of interest in Great Britain, the, 268.
Maryland, banks and bankers of, 732.
" failures in, 106, 477.
Massachusetts, banks and bankers of, 732, 827, 989. [*See also* Boston.]
" failures in, 106.
" stay law of, 148.
" wages and cost of living in, 768.
McCulloch (Hugh) on the National banking system, 971.
Melbourne bank site, 552.
Mercantile failures of 1878, 385.
" " the increase of, 103.
Metallic money, circulation of, 258.
" " French, 444.
" standard of Spain, 886.
" standards in the British Empire, 716.
Mexican and trade dollars, 150.
Michigan, banks and bankers of, 148, 989.
" failures in, 106.
Microscope in detection of forgery, the, 129.
Mining in India, gold, 634.
" " 1878, 634.
" Stock Exchange, N. Y., officers and committees, 69.
Minnesota, banking in, 707.
" failures in, 106.
" Public Examiner of, 707.
" the new usury law of, 896.
Mint report, the, 446.
Mississippi, banks and bankers of, 235, 314, 993.
" failures in 106.
Missouri, banks and bankers of, 308, 397, 989.
" failures in, 106, 229.
" interest rate, 732.
Mona, bank of, 527.
Monetary conference at Paris, the, 269.
" " the International of 1878, 439, 557.
" questions, the origins and precedents of, 180.
Money and banking, the true and false in, 509.
" " bounties, Adam Smith on, 30.
" circulation of metallic, 258.
" definition of, 27.

Money, French metallic, 444.
" in ancient times, 180.
" in England, fiat, 351.
" market, notes on the, 77, 156, 237, 317, 404, 485, 581, 661, 741, 837, 917, 996.
" system of Germany, 598.
Montana, banks and bankers of, 315.
" failures in, 106.
Mortality in Paris, 554.
Mortgage bonds, National banks and, 60, 812.
Mt. Pleasant, First Nat. bank of, 7, 193.
Municipal debts, 800.

National bank and legal-tender notes, 73, 311, 482.
" " currency, the redemption of, 470.
" " guaranty by, 224.
" " note circulation, 72, 312, 483, 740, 834, 911.
" " notes outstanding 1860–78, 144.
" " " redemption of, 390, 461.
" " " retirement of, 456.
" " redemption fund, the, 146, 825.
" " system, how to abolish the, 820.
" banking, the profits of, 462.
" " system, Ex-Secretary McCulloch on the, 971.
" " " services of, 163.
" banks and letters of credit, 899.
" " " mortgage bonds, 60, 812.
" " " State legislation, 678.
" " call for reports of, 651.
" " declaring no dividend, 322.
" " earnings and losses by, 306.
" " failures of, 463.
" " insolvent, 894.
" " loans by, to directors, 447.
" " new, 76, 152, 231, 313, 479, 579, 654, 737, 832, 914, 993.
" " of N. Y., liabilities and resources of, 154, 402.
" " " Pennsylvania and usury, 193.
" " " the United States, the, 835.
" " purchase of notes by, 225.
" " " " stock by, 398.
" " receiver, acts of, 894.
" " reserves of, 60.
" " small profits of, 393.
" " the safety of the, 462.
" " usury by, 7.
" debt, assistance of banks, in refunding, 463.
" debts, European, 849.
" " list of, 37, 493.
Nebraska, failures in, 106.
Negro exodus, economical aspects of the, 933.
Nevada, failures in, 106.
New commercial fields, 379.
New Hampshire, bank taxation in, 70.
" " failures in, 106, 397, 578.
" " savings banks, rights of, 578.
New Jersey, banks and bankers of, 309, 397, 732.
" " failures in, 106.
" " wages in, 827.
New Mexico, banks and bankers of, 480.
" " failures in, 106..
New Orleans, National banks of, 828.
" " panic in, 826, 837.
" " suspension of banks in, 837.
New redemption order, the, 326.
" tendencies of political economy, the, 601, 698, 761.
New York City :—
Bank Clerks' Association, 542.
banks and bankers of, 68, 69, 147, 148, 227, 307, 395, 396, 476, 577, 731, 825, 906, 908, 988, 991.
" dividends of, 69, 658.
bank statements, 77, 154, 157, 238, 318, 402, 405, 485, 582, 662, 742, 839, 918, 997.
clearing house and resumption, the, 465.
failures in, 106, 396.
imports and exports, 159.
resources and liabilities of National banks of, 154, 402.
savings banks, suspended, 829.
stock exchange, fluctuations of the, 232.
taxation, 17.
New York State :—
banking department, report of, 626.
banks and bankers, 230, 308, 732, 909, 990.
failures in, 71, 106, 477.
holiday law of, 902.
interest bill, 827, 990.
law as to legal tender, 443.
savings banks of, 70, 136, 888, 990.
" " suspended, 829, 890.
"No protest" tickets, 474.
North Carolina, banks and bankers of, 831.
" " debt, funding of the, 909.
" " failures in, 106.
Northern Pacific railroad extension, 458.
Norway, failures in, 634.
Notes on the Money Market [*see* Money Market].
" payable in two and a-half months, 818, 903.
" with impossible dates, 985.

Obituary Notices, 69, 148, 149, 231, 309, 636, 653, 733, 833, 908, 988.
Official bulletin [*see* National banks, new].
Of the true and false in money and banking, 509.
Ohio, banks and bankers of, 148, 230, 309, 653.
" failures in, 106, 578.
Ontario, loan companies of, 966.
Operations of the Continental board of Treasury, 1775–77, 860.
Oregon, failures in, 106.
Organization of the Treasury department during the revolution, 534.
Origin and precedents of monetary questions, the, 180.
Ought the Government to issue paper money ? 681.
Outstanding currency, aggregates of, 83, 910.
Overdrafts and collateral security, 474.

Pacific Railroad dues to the Government, 398.

Paper currency outstanding, 1860–78, 84.
" " redemption of fractional, 731.
Paper money, Government, 928.
" " Hamilton on, 314.
" " ought the Government to issue, 681.
" payable otherwise than in "dollars," 649.
Paris, debt of, 341, 804, 891.
" mortality in, 554.
" price of land in France and, 496.
" stock market, 710.
" taxation in, 252.
" the conference at, 67, 269, 348, 439, 557.
Parity of gold and silver coins, the, 422.
Passy, Frederic, on study of political economy, 25.
Pauperism, London, 713.
Pauper returns of England and Wales, the, 551.
Payment of customers' notes by bank, 132.
Pennsylvania, banks and bankers of, 739.
" failures in, 106, 397.
" interest laws of, 71.
" the National banks of, and usury, 193.
" usury in, 7, 193.
Philadelphia Bank Clerks' Association meeting, 717.
" " bank dividends, 991.
" " statements, 77, 157, 238, 318, 405, 486, 582, 663, 742, 839, 918, 997.
" failures in, 106.
Photography as a detective agent, 910.
Pittsburgh Bank Clerks' Association, 547.
Policy of issuing United States gold certificates, on the, 81.
Political economy, elementary teaching of, 25.
" " M. de Laveleye on, 601.
" " new works on, 220, 645, 648.
" " the new tendencies of, 601, 698, 761.
Position of silver, the, 929.
Portuguese finance, 806.
Precious metals, production of, 452, 757.
Premium on gold at New York, daily, 74, 149, 234, 313, 399, 480, 580.
President and cashier [*see* Changes].
" Hayes on the finances, 291.
Prices, cycles in, 617.
" effect upon, of war between Russia and Great Britain, 16.
" in England, commercial, 329.
" of land in France and Paris, 496.
" solid bottom in, 355.
" the shrinkage of, 550.
Private bankers, shall they publish statements? 589.
Probable future rates of interest, the, 665.
Production of the precious metals, 452, 757.
Profits of National banking, the, 462.
Progress of usury legislation, 7.
Proportion of banking capital to liabilities, 637.
Proposed changes in the banking system, the, 172.
Protest, 817, 986.
Public credit, the, 769.
" debt of the U. S. [*see* Debt].

Quotations of stocks, &c., 78, 157, 239, 319, 406, 487, 582, 644, 664, 743, 839, 919, 1000.

Railroad property in the United States, 126, 414.
" stocks, 360. [*See also* Quotations.]
Railroads of the United States, the, 126.
Railways, Austrian, 616.
Railway, the East India, 548.
Redemption fund, the National bank, 146, 825.
" of counterfeits by the Bank of France, 34.
" " fractional paper currency, 731.
" " National bank currency, 470.
" " " " notes, 390, 461.
" order, the new, 326.
Refunding act, the, 905.
" certificates, the, 988.
" of the public debt, the, 652, 734.
" operations, the great, 841.
Relations of capital and credit, the, 272.
Remittances for collections, 62.
Renewal of the Latin Union, 499.
Report of Comptroller of the Currency, the, 409, 460.
" " New York Banking Department, 626.
Reserves, Bank of England and the, 45.
" of National banks, 60.
Resources of N. Y. City Nat. banks, 155, 403.
Responsibility of banks for collections, 63, 301.
Resumption and regulation of currency, 522.
" " the American future, 489.
" " " N. Y. Clearing House, 465.
" certainty of, 464.
" in gold, 777.
" instructions concerning, 573.
" its difficulties and dangers, 435.
" laws, the, 323.
" the Treasury plans for, 469.
Revenue stamps on official checks, 904.
Revolution, organization of Treasury Department during, 534.
Rhode Island, banks and bankers of, 149, 732, 909.
" " failures in, 106, 397.
" " savings banks, 909.
Rice culture and duty on, 963.
Rise in the value of gold, the, 381.
Robberies, 230, 308, 397, 476, 478, 910, 991.
Rouland, M., death of, 636.
Russian finance, 806.
" paper money, 618.
" trade and finance, 556.

St. Louis, banks and bankers of, 732.
" failures in, 106, 989.
Salaries in savings banks, 990.
Sale of silver, German, 457.
Sales of forged securities by brokers, 394.
San Francisco, failures in, 106.
" receipts of silver bullion at, 964.
Saratoga convention of the banks, 171.

Savings bank law of Massachusetts, 148.
" banks, British, 508.
" " convention of, 136.
" " corporations as, 909.
" " expenses of, 70, 990.
" " Keyes' history of, 222.
" " new, 74, 152, 234, 313, 398, 479, 579, 655, 738, 832, 914, 992.
" " of Maine, the, 631.
" " of New York, the, 888, 990.
" " of the United States, 158.
" " salaries in, 990.
" " suspended New York, 829, 890.
Say, M. Leon, 636.
Scotland, banking in, 143.
" institute of bankers in, 200, 950.
Scottish bank shares, 552.
" failures, 553, 572.
Sentence of bank officers, 396.
" " mint robber, 734.
Servian currency, 734.
Set-off in bankruptcy cases, 552.
Seyd's views of British wealth, 35.
Sherman, Senator, on legal-tender notes, 980.
" and resumption, 453.
Shrinkage of prices, the, 550.
Sight bills, grace on, 575.
Silent contest, a, 370.
Silver, Adam Smith on, 30.
" and gold coins, the parity of, 422.
" " " mines, 773.
" an international ratio for, 877.
" Asiatic absorption of, 99, 931.
" Austrian coinage of, 625, 712, 733, 805, 968.
" bar, price of, in London, 342.
" British exports of, 222, 929.
" coinage under existing laws, 259.
" coins, subsidiary, 344, 945.
" conference, the, 67, 227, 269, 348, 439, 557.
" demonetization—former British opinion, 261.
" dollars, 549.
" " exchange of standard, 575.
" " Vermont's resolution as to, 458.
" for greenbacks, 456.
" German demonetization of, 95.
" imported subsidiary, 800, 945, 964.
" in Belgium, 637.
" " France and Germany, 289.
" " Holland, 715.
" law, the U. S., 715, 716.
" market, the, 342.
" movement in Great Britain, 801.
" " the, 95.
" movements of, at London, 342.
" of Germany, 554, 636, 930, 969.
" payments in fractional, 394.
" question, relation of China to the, 982.
" " the European situation on the, 439, 929.
" speculation, 706.
" the disbursement of, 310.
" " position of, 929.
" total production of, 930.
Single standard, India's losses from the, 425.
Situation, the, 921.
Smith, Adam, on money and bounties, 30.
Solid bottom in prices, 355.
South Carolina, banks and bankers of, 910.
" " failures in, 106.
South Sea Company, the, 41.
Spain, metallic standard of, 886.
Special indorsement, 223.
Specie resumption and the American future, 489.
" " the New York Clearing House and, 465.
Stamp duties in France, 553.
Standard of value in the U. S., the, 697.
State bank circulation, tax on, 219.
" " notes outstanding, 1860–1878, 144.
" banks of issue, effect of, 455.
" " reports and investments of, 478.
" bills of credit, 852.
" debts of all nations, 37, 493.
" legislation, National banks and, 678.
" usury laws, 902.
States, insolvent and assignment laws of, 718.
" bank-note circulation of the, 72, 312, 483, 834.
" financial powers of the, 683.
Stay law of Massachusetts, 148.
Stealing not theft, 226.
Steel in Great Britain, 887.
Stock and gold markets, review of, 641.
" broker's commissions, 636.
" Exchange, fluctuations of the N. Y., 232.
" held as collateral, the transfer of, 62.
" lost certificates of, 225.
" quotations, 78, 157, 239, 319, 406, 487, 582, 644, 664, 743, 839, 919, 1000.
Stockholders of insolvent banks, assessments of, 387.
Stocks, railroad, 360.
Stolen bank notes, 577.
Struggles of labor and capital, the, 85.
Subsidiary silver coin, 344, 945.
Suffolk bank system, the, 11.
Sugar cane culture, 634.
Surplus fund of a bank, 14.
Sweden, failures in, 634.
Swedish view of the double standard, 884.
Switzerland and the Latin Union, 456.
Syndicate, operations of the, 80.
" the new bond, 652.

Taxation in Paris, 252.
" " the U. S., reduction of, 293.
" New York City, 17.
" of banks, Congress and, 3.
" " bonds, 230.
" " " Internal Revenue, 905.
" " the United States, 20.
Taxes, indirect, 616.
" paid by the banks, 463.
Ten-dollar certificates, the, 823.
Ten-forty bonds, calls of, 907.
Tennessee, debt of, 732.
" failures in, 106.
Test of the coinage, the annual, 731.
Texas, banks and bankers of, 149, 309.
" debt of, 799.
" failures in, 106.

The 3.65 interconvertible bond, 113.
Timber in Colorado, 633.
" trade, Canada, 592.
Title, changes of. [*see* Changes of Title.]
Trade dollar, a British, 904.
" " the, 247, 988.
" dollars, Mexican and, 150.
Transfer of stock, 62.
Traveling agents drafts, 904.
Treasurer of the U. S., report of the, 571.
Treasury accounts, process of settling, 723.
" Department, extracts from report of, 568.
" " organization of, 534.
" gold certificates, 548.
" operations of the Continental Board of, 860, 955.
" plans for resumption, the, 469.
" receipts, 910.
" statement of the, 395.
Trustees as shareholders, 824.
" suits against, 308.
Tunis and Egypt in the hands of receivers, 513.
Turkey, the financial subjugation of, 609.

Unification of the coinage of France and America, 176.
Union, the Latin, 350, 459, 499.
United Kingdom, paper currency of, 454.
United States bonds, holders of, 228.
" " British exports to the, 257.
" " debt, analysis of, 304.
" " debt of the, 151, 316, 484, 660, 836, 995.
" " gold certificates, on the policy of issuing, 81.
" " imports and exports of the, 393.
" " notes, large, 394.
" " " outstanding (1860–78), 144.
" " paper currency of, 454.
" " railroad property in the, 126, 414.
" " securities, price of, 1862–79, 994.
" " silver law, 715, 716.
" " taxation of, 20.
United States, standard of value in the, 697.
" " Treasury receipts, 910.
" " " report of the, 571.
" " " statement of the, 395.
Utah, banks and bankers of, 231.
" failures in, 106.
Usury, 149, 817, 902. [*See also* Legal Miscellany at end of Index.]
" law of Minnesota, the new, 896.
" " New York, 79.
" legislation, progress of, 7.
" question, the National banks of Pennsylvania and the, 193.

Value of gold, the rise in the, 381.
" the standard of, in the U. S., 697.
Venice, the Bank of, 273.
Vermont, failures in, 106, 910.
Victoria gold production, 827.
Virginia, banks and bankers of, 733.
" failures in, 106.
" funding the debt of, 733, 827.

Wages and cost of living in Massachusetts, 768.
" in France, agricultural, 496.
" in Great Britain, 634.
Waiver of protest, is it an indorsement? 64.
Wales and England, the pauper returns of, 551.
Walker, George, address before the American Bankers' Association, 204.
War between Russia and Great Britain, effect of upon prices, 16.
Washington Territory, failures in, 106.
Wealth, British, Ernst Seyd on, 35.
West Virginia, failures in, 106.
What banks do for labor, 161.
Wheat export to Great Britain, 379.
" foreign demand for, 882.
" low prices of, 802.
Who shall issue the currency? 528.
Wisconsin, failures in, 106.
Wyoming, failures in, 106.

Year 1878, failures in, 906.

, 697.

Mis-

Penn-

381.
.

Mas-

? 64.
urns

neri-

tain,

.